

Figure 1

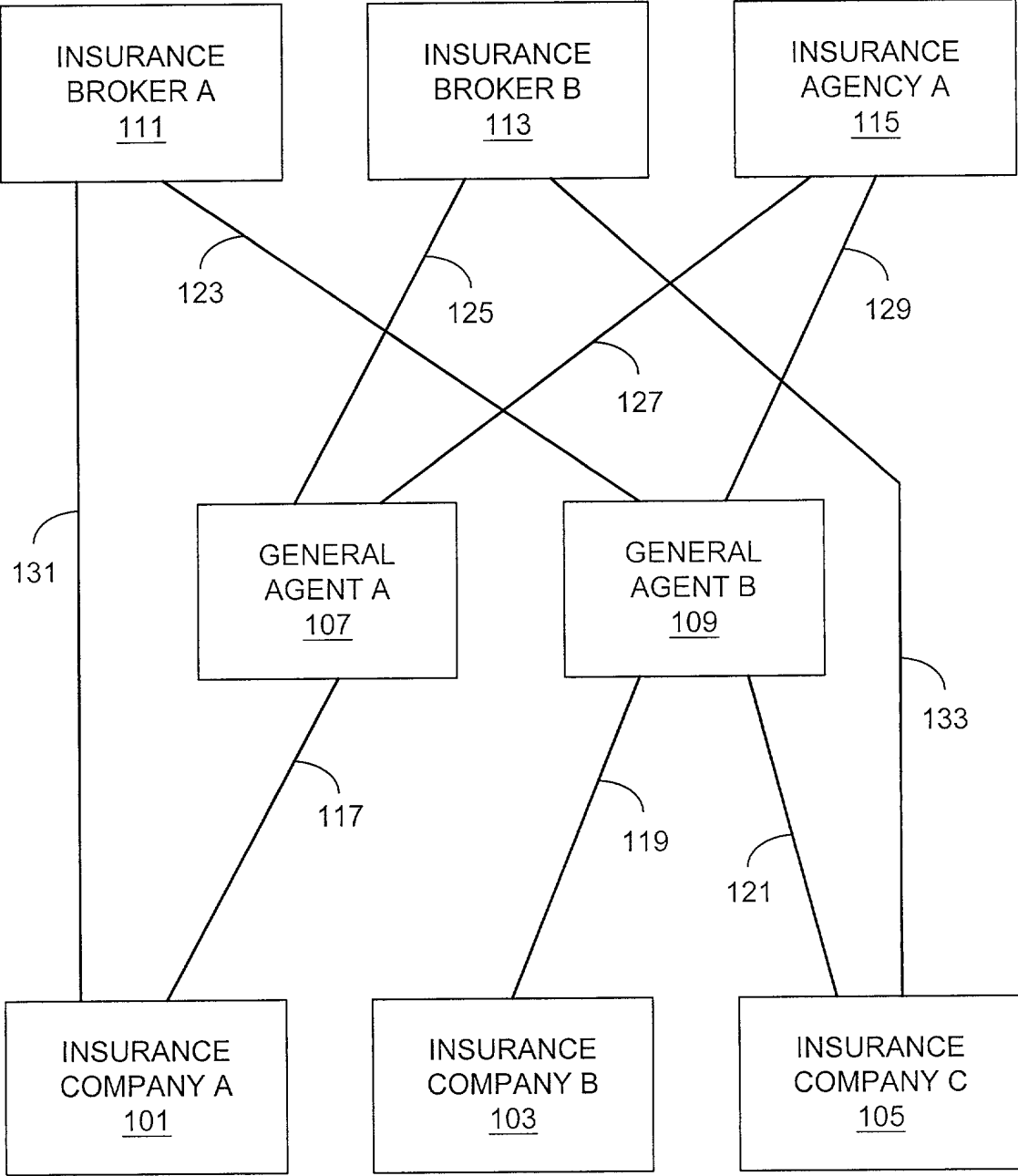


Figure 2

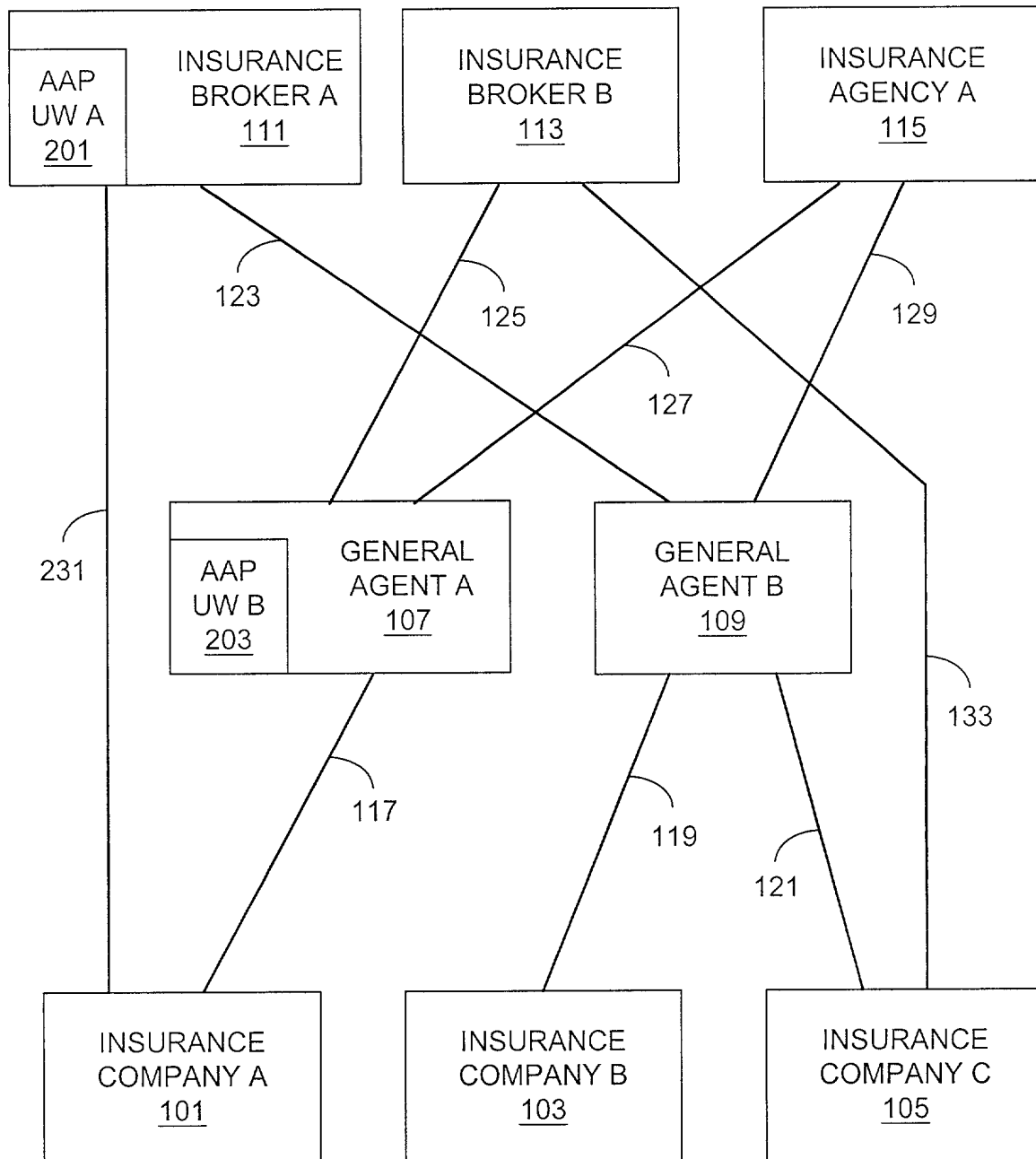


Figure 3

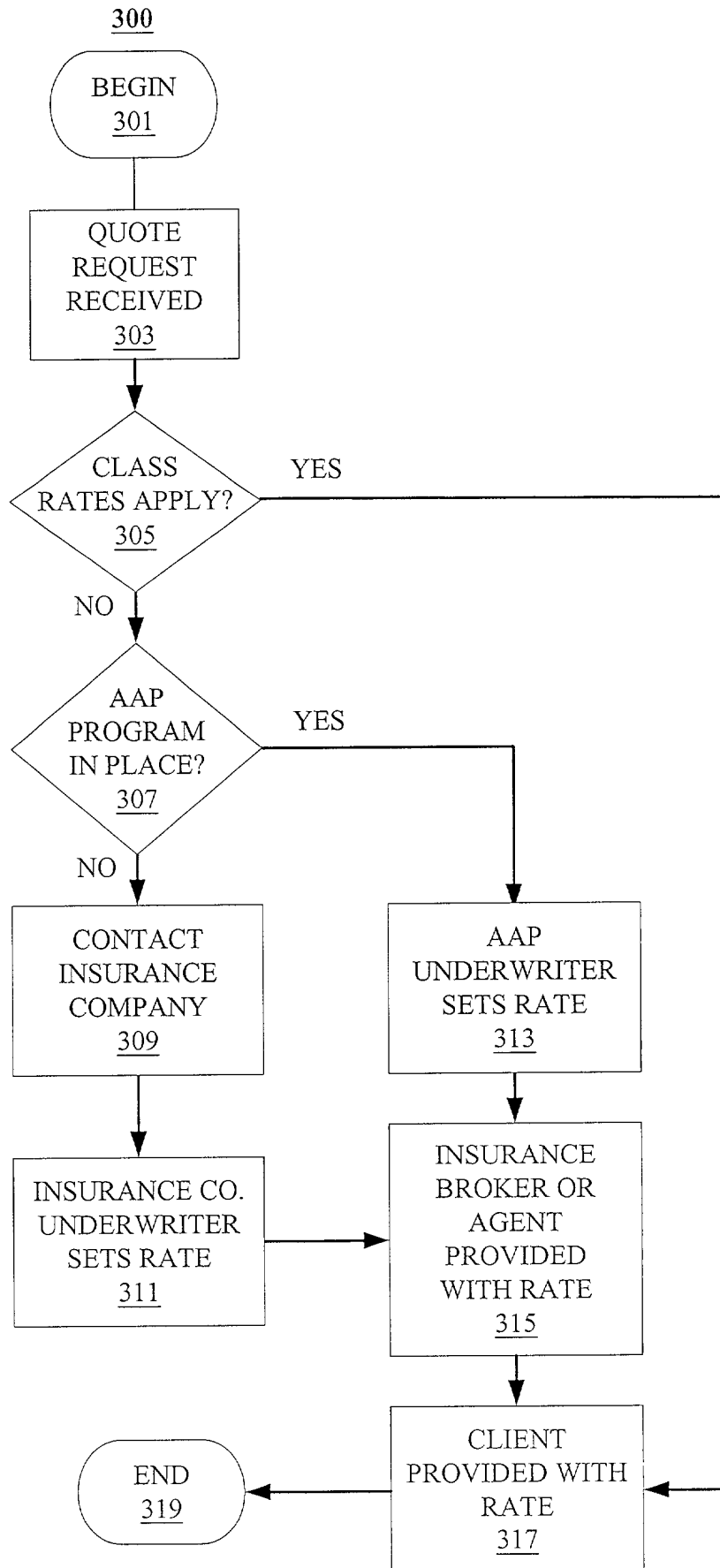


Figure 4

400

One AAP Agent With 30 Submissions per Day & 40% Hit Ratio

- (1) 40% hit ratio = 12 policies per day
- (2) 12 policies x 5 days per week = 60 policies per week (ppw)
- (3) 60 ppw x 52 weeks per year = 3,120 policies per year
- (4) 3,120 policies x \$3,500 avg. premium = \$10,920,000
- (5) \$10,920,000 x 19% avg. commission = \$2,074,800
- (6) \$10,920,000 x 15% profit margin = \$1,638,000

Figure 5

500

One AAP Agent With 30 Submissions per Day & 25% Hit Ratio

- (1) 25% hit ratio = 7.5 policies per day
- (2) 7.5 policies x 5 days per week = 37.5 policies per week (ppw)
- (3) 37.5 ppw x 52 weeks per year = 1,950 policies per year
- (4) 1,950 policies x \$3,500 avg. premium = \$6,825,000
- (5) \$6,825,000 x 19% avg. commission = \$1,296,750
- (6) \$6,825,000 x 15% profit margin = \$1,023,750